UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY				
Caption in Compliance with D.N.J. LBR 9004-1(b)	-			
LAW OFFICES OF LEE M. PERLMAN Lee M. Perlman, Esquire Attorneys for Debtor 1926 Greentree Road, Suite 100 Cherry Hill, NJ 08003 856-751-4224 In Re: Grace Massella	Case No.: Chapter: Hearing Date: Judge:	13 08/29/2023		
CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION The debtor(s) in this case opposes the following (choose one):				
Motion for Relief from the Automatic Stay filed by creditor,				
A hearing has been scheduled for		, at		
Motion to Dismiss filed by the Chapter 13 Trustee. A hearing has been scheduled for		, at		
X Certification of Default filed by <u>Isabel Balboa</u> . I am requesting a hearing be scheduled on this matter.				
2. I oppose the above matter for the following reasons (choose one):				
Payments have been made in the amount of \$, but have not been accounted for. Documentation in support is attached.				

I would like to request a payment arrangement to compensate for my missed payments.

Payments have not been made for the following reasons and debtor proposes

repayment as follows (explain your answer):

X Other (explain your answer):

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3.	This certification is being made in an effort to r default or motion.	esolve the issues raised in the certification of
4.	I certify under penalty of perjury that the above is true.	
Date:	08/09/2023	_/s/ Grace Massella

Grace Massella